

In the claims:

All of the claims standing for examination are presented below with appropriate status indication.

1-12. (Canceled)

13. (Currently amended) ~~[[An]] A computerized server connected to the Internet executing software providing an~~ interactive bill-payment ~~service system~~, comprising:

an Internet-connected computerized appliance providing access to Internet sites for a user;

a first Internet site hosted by the server accessible by the computerized appliance comprising ~~bill-payment~~ a first instance of the software providing an interactive interface enabling the user to select, view and pay itemized bills accessed from billing sources having Internet sites other than the first Internet site; and

a second Internet site hosted by a second computerized server operating a second instance of the software, accessible to the first Internet site, the second ~~Internet site instance of software providing automated navigation~~ automatically navigating to the billing sources, by proxy, on the Internet subscribed to by the user, ~~following pre-programmed instructions provided by the user,~~ logging in to the user's billing sources as if the user collecting itemized bills and bill-related data for the user, and providing the itemized bills and bill-related data to the first Internet site.

14. (Canceled)

15. (Currently amended) The interactive bill-payment ~~system~~ service of claim 13, wherein the first Internet site is a portal server providing a personalized interface for the user in hypertext markup language.

16. (Currently amended) The interactive bill-payment ~~system~~ service of claim 15, wherein the billing sources are subscribed to by the user requiring the second software at the second Internet site to enter a username and password on behalf of the user, authorized by the user, for access to user bill information.

17. (Currently amended) The interactive bill-payment ~~system~~ service of claim 16, wherein the Internet-connected computerized appliance is a personal computer with accessibility to the Internet.

18. (Currently amended) The interactive bill-payment ~~system~~ service of claim 16, wherein the Internet-connected computerized appliance is a cellular telephone with accessibility to the Internet.

19. (Currently amended) The interactive bill-payment ~~system~~ service of claim 16, wherein the Internet-connected computerized appliance is a hand-held computer with accessibility to the Internet.

20. (Currently amended) The interactive bill-payment ~~system~~ service of claim 16, wherein the second Internet site stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node.

21. (Currently amended) The interactive bill-payment ~~system~~ service of claim 20, wherein the ~~bill-payment interactive software interface at the first Internet site~~ is linked to a plurality of secondary interfaces provided in the form of hypertext markup language.

22. (Currently amended) The interactive bill-payment ~~system~~ service of claim 21, wherein management of the listed bills include at least viewing a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill.

23. (Currently amended) The interactive bill-payment-~~system~~ service of claim 22, wherein selected management of the bill includes recommendations from the ~~system~~ service.

24-34. (Canceled)